Davidson County DEEDTRS
Recvd: 10/30/06 09:16 2 pgs
Fees:12.00 Taxes:0.00
20061030-0133980

TENNESSEE/FHA
MAP: #75-12-A-135C0

KRISTIN GERVAN
IRWIN: #79680252
FHA: #483-3559361729

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by DEED OF TRUST DATED MAY 13, 2005, AND RECORDED IN REGISTER'S INSTRUMENT: #20050525-0059205, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE, KRISTIN M. GERVAN AND HUSBAND, CHRISTOPHER D. GERVAN, CONVEYED TO THOMAS A. BOURDON TRUSTEE(S), the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by instrument of record in REGISTER'S INSTRUMENT: #20060811-0099213, in the Register's Office of Davidson County, Tennessee; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS, in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust by which advertisement the sale was appointed to be held on September 12, 2006, at the outside door of the Register of Deeds office located at 501 Broadway Suite 501, Gaylord Entertainment Center, of Davidson County, Tennessee; and,

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash at which time the said property was struck off and sold to IRWIN MORTGAGE CORPORATION, a corporation, at and for the sum of ONE HUNDRED FORTY ONE THOUSAND TWO HUNDRED THIRTY DOLLARS AND 00/100, that being the highest and best bid offered; and,

WHEREAS, the said IRWIN MORTGAGE CORPORATION has assigned its interests in the said property to The Secretary of Housing and Urban Development of Washington, D.C., his successors and assigns; and,

WHEREAS, the purchaser, being the holder of the indebtedness, has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by IRWIN MORTGAGE CORPORATION of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON, D.C., his successors and assigns, in fee simple forever, the property above mentioned and now further described as being in HERMITAGE, County of Davidson, State of Tennessee, to-wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT: #69 ON THE PLAN OF GREER MEADOWS AT CEDAR CREEK, FIRST REVISION, SECTION THREE, PHASE II, A PLANNED UNIT DEVELOPMENT, OF RECORD IN INSTRUMENT: #20040407-0039587, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A COMPLETE AND ACCURATE DESCRIPTION OF SAID LOT.

THIS CONVEYANCE IS SUBJECT TO ALL RESTRICTIONS, EASEMENTS, SETBACK LINES, AND ENCUMBRANCES OF RECORD IN THE REGISTER'S OFFICE FOR THE AFORESAID COUNTY.

KRISTIN M. GERVAN AND CHRISTOPHER D. GERVAN, WIFE AND HUSBAND, THEIR HEIRS AND ASSIGNS, obtained title to the above referenced real estate by Deed of record in REGISTER'S INSTRUMENT: #20050525-0059204, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON, D.C., his successors and assigns, in fee simple forever, to whom the said Arnold M. Weiss, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

The said Substitute Trustee has applied the consideration as follows:

RECORDING APPOINTMENT OF SUBSTITUTE TRUSTEE	12.00
PUBLICATION EXPENSE	265.02
ATTORNEY'S FEES AND TRUSTEES FEES	600.00
CREDIT ON NOTE	140,352.98
	$141,230.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, on September 12, 2006 has hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On September 12, 2006, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

NOTARY PUBLIC

My Commission Expires:

SHARON HOGAN STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY

12-9-09

NO TAX

PROPERTY ADDRESS
513 SCOTTS CREEK TRAIL
HERMITAGE, TENNESSEE 37076

PROPERTY OWNER AND
AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
DEPARTMENT OF HUD
C/O PYRAMID REAL ESTATE SERVICES
616 MARRIOTT DRIVE, SUITE 300
NASHVILLE, TENNESSEE 37214

RETURN TO:
THIS INSTRUMENT PREPARED BY:
WEISS SPICER, PLLC
ATTORNEYS AT LAW
208 ADAMS AVENUE
MEMPHIS, TENNESSEE 38103-1991
901-526-8296

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$*****EXEMPT*****EXEMPT*****EXEMPT*********
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF September 12 20 06
NOTARY PUBLIC
MY COMMISSION EXPIRES

SHARON HOGAN STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY

12-9-09